

All licensees must complete the report even if no business was conducted.

ANNUAL REPORT FOR
LICENSEES ENGAGED IN BUSINESS UNDER THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW
For the Year Ended December 31, 2005

Name of Licensee (as shown on the License): _____

Business Phone No.: () _____

Fax No.: _____

E-mail Address(es) (optional):

Total number of licenses held as of December 31, 2005: _____

Licensee's Type of Organization

☐ Corporation ☐ Partnership
☐ Limited Liability Company ☐ Individual
☐ Other:

**CALIFORNIA DEFERRED DEPOSIT TRANSACTION ACTIVITY REPORT
FOR THE YEAR ENDED 2005**

The information being requested is for the calendar year ended December 31, 2005

1. The total number of deferred deposit transactions made: _____
2. The total dollar amount of deferred deposit transactions made: \$_____
3. The total number of individual customers who obtained deferred deposit transactions: (Only count repeat customers once) _____
4. The minimum dollar amount of deferred deposit transactions made: \$_____
5. The maximum dollar amount of deferred deposit transactions made: \$_____
6. The average dollar amount of deferred deposit transactions made: (Line 2 divided by line 1) \$_____
7. The average Annual Percentage Rate (APR) agreed to: (Total annual percentage rate as stated on the agreements of all transactions divided by total number of transactions) _____
8. The average number of days of deferred deposit transactions: _____
9. The total number of returned checks from deferred deposit transactions: _____
10. The total dollar amount of returned checks from deferred deposit transactions: \$_____
11. The total number of returned checks from deferred deposit transactions recovered: (Include partial recoveries) _____
12. The total dollar amount of returned checks recovered: (Include partial recoveries) \$_____
13. The total number of checks from deferred deposit transactions charged off: (Include partial balances charged off) _____
14. The total dollar amount of checks from deferred deposit transactions charged off: (Include partial balances charged off) \$_____

VERIFICATION

State of _____)
) SS.
County of _____)

I, the undersigned state: That I am an officer or general partner or the sole proprietor or have a position of similar proprietary interest of *(Insert name as shown on the license)*

and I have read and signed the report and the documents filed herewith and know the comments thereof, I certify that this annual report is to the best of my knowledge true and exact.

Complete Section (A) OR Section (B) as appropriate.

(A) IF LOCATED IN CALIFORNIA OR IN A STATE WHICH PERMITS A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS NOT NECESSARY.

Date _____, _____ at _____, _____
(Month/Day) (Year) (City) (State)

I certify (or declare) under the penalty of perjury that the foregoing is true and correct.

(Signature of Declarant)

(Name and Title (Please type or print))

Phone Number: () _____ Fax Number: () _____

(B) IF LOCATED OUTSIDE OF CALIFORNIA IN A STATE WHICH DOES NOT PERMIT A DECLARATION UNDER PENALTY OF PERJURY, COMPLETE THIS SECTION. NOTARIZATION IS REQUIRED.

Date _____, _____
(Month/Day) (Year) Signature of Affiant

at _____
(City)

(State)

Name and Title (Please type or print)

Subscribed and sworn to before me on

(Seal)

_____, _____,
(Month/Date) (Year)

Notary Public in and for said County and State

**INSTRUCTIONS FOR COMPLETING THE 2005 ANNUAL REPORT
FOR DEFERRED DEPOSIT ORIGINATORS
LICENSED UNDER THE
CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW**

WHO MUST FILE THE REPORT: Every licensee who was licensed as of December 31, 2005 shall file the Department's Annual Report. The report is to include information on all business conducted pursuant to the authority of the California Deferred Deposit Transaction Law by licensees located in or outside the State of California. A report shall be filed even if no business was conducted under the authority of the license in 2005.

DUE DATE/PENALTY FOR FAILURE TO FILE THE REPORT: The report is due on or before March 15, 2006. No extension of the filing date can be granted. Failure to file the report may result in Summary Revocation of your license(s).

WHERE TO FILE THE REPORT:

DEPARTMENT OF CORPORATIONS
Financial Services Division
320 West Fourth Street, Suite 750
Los Angeles, CA 90013

THE REPORT FORM: The report must be submitted on this form. All items requesting dollar amounts are to be rounded to the nearest whole dollar. Do not add ".00" to represent rounding to the nearest dollar. Do not round items to the nearest thousand or million dollars. Do not round intermediate calculations.

PERIOD COVERED BY THE REPORT: The reporting period is (1) January 1, 2005 to December 31, 2005, or (2) from the effective date of licensure for licenses issued in 2005 to December 31, 2005.

COMPANIES WITH MULTIPLE LOCATIONS: Companies with multiple licenses must prepare one report consolidating the information from all locations into one report.

ANNUAL REPORT FORM AVAILABLE ON THE INTERNET: The annual report form is also available at the Department's Internet website at www.corp.ca.gov.

VERIFICATION: The Verification on page 3 must be executed by the licensee or authorized person on behalf of the licensee. For example, the verification must be signed by an individual if the licensee is an individual, by a general partner if the licensee is a partnership, by a corporate officer if the licensee is a corporation or a manager if the licensee is a limited liability company. The Verification must have an original signature. Reports bearing incomplete verifications or a missing signature will not be accepted and will be returned to the licensee.

REQUIREMENT FOR THE REPORT: Section 23026 of the Financial Code states that on or before March 15 of each year, beginning March 2006, each licensee shall file an annual report with the Commissioner pursuant to procedures that the Commissioner shall establish. The licensee's annual report shall be kept confidential pursuant to Chapter 3.5 (commencing with Section 6250) of Division 7 of Title 1 of the Government Code and any regulations adopted thereunder. The Department of Corporations will prepare an annual consolidated report that incorporates the information received from each and every annual report submitted by licensees for the designated year. The annual consolidated report will be available to the public.

DEFERRED DEPOSIT TRANSACTIONS: Section 23000 of the Financial Code defines a deferred deposit transaction as a transaction whereby a person defers depositing a customer's personal check until a specific date, pursuant to a written agreement, as provided in Section 23035.

OTHER REPORT REQUIREMENTS:

1. The information required in the report is for the calendar beginning January 1 and ending December 31.
2. The "dollar amount" in Items 2, 4, 5 and 6 shall be based on the face amounts of the checks.
3. For the "total number of individual customers" in Item 3 of the report, count repeat customers only once.
4. The "average dollar amount" of deferred deposit transactions (DDT) under Item 6 of the report is determined by adding the dollar amount of all the transactions made during the calendar year and dividing this number by the total number of DDTs made during the calendar year.
5. The "annual percentage rate" of all transactions under Item 7 of the report is determined by adding the percentage rate specified on all DDT agreements made during the calendar year and dividing this number by the total number of those transactions.
6. The "average number of days" of a DDT under Item 8 of the report is determined by adding the number of days for all DDT agreements and dividing by the total number of transactions.
7. The number and amount in Items 11 and 12 shall include partial recoveries, and the number and amount in Items 13 and 14 shall include partial balances charged off.

QUESTIONS REGARDING THIS REPORT: If you have questions regarding this report, you may contact the Department of Corporations at 1 (866) ASK-CORP (1 (866) 275-2677).